

Bernard J. Paprocki, District Director

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For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
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Community Commitment Gives Hotel the Edge

The Edge Hotel, located in New York State's spectacular Adirondack Region, is not your ordinary hotel. In the picturesque town of Lyon's Falls, you will find a hotel that has rooms, a staff, and a roof, but has little else in common with other hotels. The owners have displayed an outstanding commitment to their community, not just in employing local workers, but in working with the community to develop unique and beneficial partnerships. They have staked the reputation and future of their hotel on being an integral part of rural Lewis County.

The Edge Hotel, owned by Tracy and Michael Hurilla, opened its doors to guests in February 2002.

John Gould, senior business advisor for the NYS Small Business Development Center in Watertown stated, "The hotel was almost like a miracle. They took their dream and turned it into reality. The first day they opened, they sold out every room."

The Watertown SBDC helped provide the Hurillas with both business development and financial advice and training.

"John Gould and the Watertown group are top-notch. They helped us develop a business plan and gave us a strong business foundation," stated Tracy Hurilla. "Their help has been instrumental to our success."

The NYS SBDC is administered by State University of New York and funded by the U.S. Small Business Administration and host campuses. Through 23 campus-based regional centers, and 29 outreach offices, the NYS SBDC uses the resources of the university, private sector, and government to solve business problems and foster small business growth.

The Hurillas have always prided themselves on being a part of the Lewis County community. However, they have taken their involvement to the next level by developing partnerships with area attractions such as; The Adirondack Speedway, local golf courses, and ski areas. The most notable community initiative has been the "Made in Lewis County" Gift Shoppe. This Gift Shoppe, which is located just inside the main entrance of the hotel, features goods and products made only by vendors from Lewis County such as: Bonaparte Candles, Croghan Candy, Pure Mist Soaps, local maple syrup, woodcrafts, oil and water paintings, dolls and many more items. The local support has translated into a great reputation and growth in their business.



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continued from page 1... **Community Commitment**

Business has been so good, the Hurillas have already expanded several times. They have expanded from 21 to 51 rooms and are currently adding a banquet hall. The banquet hall will be used for seminars, weddings, and various corporate events. It will seat approximately 350 people.

The Edge has used its community ties to make it unique, and at the same time give itself a competitive edge. In an age of mass marketing, large vendors, and corporate chains, the Edge Hotel has chosen the path

less traveled. With a strong business sense and help from SBA and the Watertown SBDC, the Hurillas have made their hotel the destination of choice for tourists, business travelers and vacationers looking to experience the charm of the Adirondack Region. The Edge Hotel shows how it pays to be committed to your community.



To find a Small Business Development Center near you, click on <http://www.nyssbdc.org/Locations/locations.html>. They take pride in knowing that no business is more than 30 miles away from any SBDC office in New York State.



New SBA Administrator, Stephen C. Preston (far right) presents an SBA disaster assistance check to Major Matthew Tully of the Tully, Rinckey & Associates law firm at Congressman John E. Sweeney's Clifton Park office. Major Tully served in Iraq with the 42nd Infantry Division of the New York Army National Guard. Under SBA's Military Reservist Economic Injury Disaster Loan program, it was determined that Tully's deployment to Iraq resulted in his law firm sustaining \$100,000 in economic losses.



Recently Bill Manger, (second from left) SBA's Region II administrator met with Veteran business owners at a roundtable hosted by the NYS SBDC in Watertown. While in Watertown, Manger also appeared on a live television call-in show on WPBS and toured Fort Drum, to draw attention to the programs and services that SBA has for Veterans aspiring to open or grow their own business.

Disaster Registration Deadline Extended

State and federal officials have extended deadlines to register for assistance to help with recovery from uninsured or underinsured losses stemming from the late-June flooding in NYS. **Applications for physical damage will be accepted until October 2, 2006 and for economic injury until April, 4, 2007.**

For information or an application, call the SBA Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the hearing-impaired), Monday through Saturday from 8 a.m. until 9 p.m., EDT. Business loan applications can also be downloaded from the SBA website at www.sba.gov/disaster. Completed applications should be returned to one of the Disaster Loan Assistance Centers or mailed to: the U.S. SBA, Processing and Disbursement Center, 14925 Kingsport Road, Ft. Worth, TX. 76155.

Lenders Corner

Would you like your customers to know that you are proud to be a **SBA Participating Lender**, a **Preferred Lender** or a **SBAExpress Lender**?

We have attractive 8 x 5.5 inches window decals now available for each program.

Please contact Stephanie Ubowski at Stephanie.ubowski@sba.gov at our office to order them for your main office and branches.



Upcoming Events

9/22/2006...Business Matchmaking Eastern Regional Event at the Pennsylvania Convention Center, downtown Philadelphia--- Businesses must be CCR registered, have a DUNS number to register online at: www.businessmatchmaking.com.

9/27 to 29...America East—Conference for SBA Lenders...in Ocean City, Maryland--- SBA's Administrator Steven C. Preston is scheduled to give the keynote presentation at the conference. Information regarding the America East Conference can be found at: <https://registration.sitesolutionsworldwide.com/synergy>.

Syracuse District Approvals YTD FY2006 (10/1/05 - 8/31/06)

	<u>7(a) Approvals</u>		<u>504 Approvals</u>		<u>Total 7(a) + 504</u>	
Albany	104	\$10,603,000	6	\$2,284,000	110	\$12,887,000
Broome	73	\$7,213,500			73	\$7,213,500
Cayuga	13	\$722,000	1	\$133,000	14	\$855,000
Chemung	29	\$5,350,300			29	\$5,350,300
Chenango	10	\$893,000			10	\$893,000
Clinton	19	\$1,949,200	4	\$1,350,000	23	\$3,299,200
Columbia	16	\$1,512,000	1	\$226,000	17	\$1,738,000
Cortland	27	\$3,308,600	1	\$701,000	28	\$4,009,600
Delaware	1	\$50,000	1	\$2,000,000	2	\$2,050,000
Essex	13	\$1,282,200			13	\$1,282,200
Franklin	10	\$2,310,000			10	\$2,310,000
Fulton	12	\$2,208,900	4	\$1,017,000	16	\$3,225,900
Greene	8	\$1,714,700	1	\$1,116,000	9	\$2,830,700
Hamilton	2	\$400,000			2	\$400,000
Herkimer	5	\$1,271,500	4	\$602,000	9	\$1,873,500
Jefferson	44	\$5,362,555	2	\$818,000	46	\$6,180,555
Lewis	6	\$270,500			6	\$270,500
Madison	26	\$1,512,500	3	\$1,112,000	29	\$2,624,500
Montgomery	13	\$2,975,700	1	\$524,000	14	\$3,499,700
Oneida	71	\$6,572,293	5	\$1,227,000	76	\$7,799,293
Onondaga	181	\$17,150,000	11	\$3,974,000	192	\$21,124,000
Oswego	29	\$3,080,700	9	\$1,767,000	38	\$4,847,700
Otsego	14	\$801,200	1	\$196,000	15	\$997,200
Rensselaer	41	\$5,714,600	1	\$175,000	42	\$5,889,600
Saratoga	79	\$9,552,733	10	\$5,090,000	89	\$14,642,733
Schenectady	35	\$4,925,500	6	\$2,075,000	41	\$7,000,500
Schoharie	4	\$488,000			4	\$488,000
Schuyler	2	\$99,500	1	\$569,000	3	\$668,500
St. Lawrence	10	\$1,360,000	1	\$296,000	11	\$1,656,000
Steuben	31	\$7,531,700			31	\$7,531,700
Tioga	15	\$1,868,000			15	\$1,868,000
Tompkins	36	\$2,996,200	4	\$2,460,000	40	\$5,456,200
Warren	33	\$2,064,000	6	\$5,211,000	39	\$7,275,000
Washington	15	\$2,863,800			15	\$2,863,800

FY2006 YTD 1027 \$117,978,381 84 \$34,923,000 1111 \$152,901,381

Syracuse District Approvals**FY2006****10/1/05 - 8/31/06 (11 months)****SBA 7(a) Loan Approvals**

Citizens Bank	197	\$7,258,000
M&T Bank	143	\$16,956,300
HSBC Bank USA	122	\$7,621,700
Bank Of America	63	\$1,916,900
New York Bus. Dev. Corp.	58	\$22,472,800
KeyBank	56	\$6,745,200
Capital One Fed. Savings	49	\$1,960,000
Alliance Bank, N.A.	44	\$3,082,500
First Niagara Bank	38	\$2,553,500
Watertown Savings Bank	16	\$1,191,055
Adirondack Trust Company	15	\$1,314,733
Trustco Bank	15	\$764,000
Alternatives Federal Credit Union	14	\$767,200
NBT Bank	13	\$4,313,000
Oneida Savings Bank	12	\$812,000
First National Bank of Scotia	11	\$704,500
Partners Trust Bank	10	\$1,797,793
TD Banknorth	10	\$950,600
CIT Small Bus. Lending Corp.	9	\$4,795,000
Tioga State Bank	9	\$974,000
Five Star Bank	9	\$206,200
Chemung Canal Trust Company	8	\$2,182,500
Banco Popular North America	7	\$2,158,000
OCNB	7	\$1,591,400
Wilber National Bank	7	\$884,500
Business Loan Express	6	\$2,109,000
Glens Falls National Bank	6	\$661,800
JPMorgan Chase Bank	6	\$180,000
Small Business Loan Source LLC	5	\$2,627,000
Visions Federal Credit Union	5	\$1,596,000
Tompkins Trust Company	5	\$291,000
Community Bank	4	\$1,333,000
Adirondack Bank	4	\$1,000,600
Shinhan Bank America	4	\$915,000
Steuben Trust Company	4	\$447,000
Wells Fargo Bank	4	\$155,000
Ocean Bank, F.S.B.	2	\$925,000
BNB Bank	2	\$580,000
UPS Capital Business Credit	2	\$565,700
Bank of Canton	2	\$440,000
Bank of Bennington	2	\$300,000
Elmira Savings Bank	2	\$225,000
Solvay Bank	2	\$210,000
CFCU Community Credit Union	2	\$135,000
Washington Mutual Bank	2	\$55,000
Comerica Bank	1	\$2,000,000
Branch Bank & Trust Co.	1	\$1,400,000
Commerce Bank	1	\$1,000,000
GE Capital Small Bus. Fin. Corp.	1	\$900,000
Rome Savings Bank	1	\$555,000
Stearns Bank	1	\$251,000
First Western SBLC, Inc.	1	\$209,000
First Citizens National Bank	1	\$185,000
Legacy Bank	1	\$172,000
Corning Federal Credit Union	1	\$135,000

Independence Bank	1	\$117,500
Unity Bank	1	\$112,500
PNC Bank	1	\$111,900
Newtek Small Bus. Finance Inc.	1	\$105,000
Total 7(a) Approvals	1027	\$117,978,381

SBA 504 Loan Approvals

Empire State Cert. Dev. Corp.	57	\$26,866,000
Greater Syracuse Bus. Dev. Corp.	10	\$3,251,000
Operation Oswego County, Inc.	9	\$1,767,000
Mohawk Valley Cert. Dev. Corp.	7	\$1,672,000
Long Island Dev. Corp.	1	\$1,367,000
Total 504 Approvals	84	\$34,923,000

504 Third Party Lenders

HSBC Bank USA	11	\$5,172,580
NBT Bank	8	\$2,133,100
TD Banknorth	7	\$3,302,000
M&T Bank	6	\$3,693,036
KeyBank	6	\$2,979,000
Partners Trust Bank	4	\$1,223,500
GE Capital Small Bus. Finance	3	\$2,727,500
NYBDC	3	\$1,588,000
Solvay Bank	3	\$820,500
Oneida Savings Bank	3	\$415,950
Pioneer Savings Bank	2	\$4,305,000
First National Bank of Scotia	2	\$1,097,500
OCNB	2	\$1,008,366
Community Bank	2	\$1,006,796
Fulton Savings Bank	2	\$222,512
Berkshire Bank	1	\$5,059,000
CIT Small Business Lending	1	\$4,070,000
Unity Bank	1	\$2,205,000
Business Loan Express	1	\$1,930,000
Wells Fargo Bank	1	\$1,600,000
Mission Oaks National Bank	1	\$1,549,000
Ballston Spa National Bank	1	\$425,000
Tupper Lake National Bank	1	\$366,000
National Union Bank-Kinderhook	1	\$275,000
Bank of America	1	\$256,000
Adirondack Trust Company	1	\$253,000
First Niagara Bank	1	\$245,000
Trustco Bank	1	\$245,000
Tompkins Trust Company	1	\$238,000
Citizens Bank	1	\$212,500
Adirondack Bank	1	\$184,800
Countryside FCU	1	\$181,250
Capital Bank & Trust Company	1	\$178,000
City National Bank	1	\$127,500
Pathfinder Bank	1	\$119,550
Total	84	\$51,414,940

Total 7(a) & 504 Approvals 1111 \$152,901,381